

**EXHIBIT 1**

**MARSO, MICHELSON & HARRIGAN, P.A.**

**ATTORNEYS AT LAW**

**3101 Irving Avenue South**

**Minneapolis, Minnesota 55408**

**(612) 821-4817**

**Faxsimile (612) 821-4826**

**Website [www.marsomichelsoonharrigan.com](http://www.marsomichelsoonharrigan.com)**

**E-Mail pa@marsomichelsoonharrigan.com**

**THOMAS G. HARRIGAN**

**WILLIAM C. MICHELSON**

**PAUL F. MARSO\***

\*ALSO LICENSED TO  
PRACTICE IN WISCONSIN

Legal Assistant  
**MONIQUE C. RERAT**  
Law Clerk  
**PATRICK L. HAYES**

February 9, 2009

**BY CERTIFIED MAIL ARTICLE  
NO. 7008 1140 0001 0688 8446**

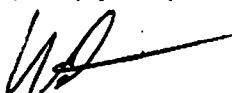
RGS Financial  
P.O. Box 2149  
Addison, TX 75001-2149

Re: Connie L. Lensegrav  
First National Bank of Omaha  
Account No. 0991  
Your Account No. -4

Dear Madam or Sir:

Enclosed please find a copy of a letter dated January 26, 2009 which was mailed directly to my client, Connie L. Lensegrav. Please be advised that I have been retained to represent her regarding this matter and for litigation purposes. Please be further advised that my client disputes this debt and requests verification of it. Please provide copies of all credit card disclosure statements that were provided to my client required by the Truth-In-Lending Act, the date that such disclosure statements were delivered to her and the method of their delivery. I have corresponded with First National Bank and Platinum Recovery Solutions, Inc. about this matter. Enclosed herein please find copies of letters dated June 10, 2008 which I wrote to First National Bank and July 22, 2008 which I wrote to Platinum Recovery Solutions, Inc. about this account. What information does RGS Financial have regarding my representation of Ms. Lensegrav? Also, under no circumstance should you again contact my client directly. Thank you.

Very truly yours,



William C. Michelson

WCM/mr

Encl

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February 9, 2009

Re: Connie L. Lensegrav  
First National Bank of Omaha  
Account No. 991  
Your Account No. -4

cc: Ms. Connie Lensegrav  
First National Bank, Certified Mail Article  
No. 7008 1140 0001 0688 8453  
Platinum Recovery Solutions, Inc., Certified  
Mail Article No. 7008 1140 0001 0688 8460

## DELINQUENCY NOTICE

CLIENT	
ACCOUNT NO #:	
AMOUNT DUE(D):	

Dear CONNIE L LENSEGRAV:

RGS Financial has been assigned to collect the delinquent account listed above. This is a serious matter and requires action on your part. We would like to help you avoid further collection activity. We can do this if you pay your account as requested or contact us for other arrangements.

Depending on your circumstance, we may be able to help by offering one of our flexible payment arrangements. In order for us to help you, we need you to contact our office. Take one of the following steps:

1) PAY YOUR PAYMENT IN THE ENCLOSED ENVELOPE; OR

2) CALL US TO EXPLORE WHAT PAYMENT ARRANGEMENTS ARE AVAILABLE TO YOU.

If you have an attorney representing you or if you have filed bankruptcy, please provide RGS Financial with the appropriate information.

Sincerely,

CB - Resolution Department

Toll Free (866)-941-8600

P.S. DO NOT IGNORE THIS NOTICE! WE CAN HELP YOU RESOLVE THIS IMPORTANT MATTER.

This communication is from a debt collector.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.**

DETACH HERE AND RETURN THIS PORTION WITH YOUR PAYMENT

CONNIE L LENSEGRAV  
9636 85TH AVE N  
MAPLE GROVE MN 55369-4539

JANUARY 26, 2009

Payments may also be made  
online at [www.payrgs.com](http://www.payrgs.com)

CLIENT: FIRST NAT'L BANK OF OMA  
0991  
ACCOUNT NO #: 4  
AMOUNT OWED: \$5,213.18

IF PAYING BY VISA OR MASTERCARD, FILL OUT BELOW		
CARD NUMBER	VISA	MASTERCARD
	<input type="checkbox"/>	<input type="checkbox"/>
	EXP. DATE	AMOUNT
SIGNATURE	MUST INCLUDE 3 DIGIT SECURITY CODE FROM BACK OF CARD	

Please check here if there is a new phone # or address and enter information on reverse side.

PLEASE SEND ALL CORRESPONDENCE TO:

RGS Financial  
PO BOX 2149  
Addison, TX 75001-2149

**EXHIBIT 2**

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## Track & Confirm

### Search Results

Label/Receipt Number: 7008 1140 0001 0688 8446

Status: Delivered

Your item was delivered at 11:19 am on February 27, 2009 in ADDISON, TX 75001. A proof of delivery record may be available through your local Post Office for a fee.

Additional information for this item is stored in files offline.

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Enter Label/Receipt Number.

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